



# The Self Help-**Approach**

A people's movement for the well-being of their children

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The self help approach is a successful instrument for combating poverty in a sustainable way. It empowers the very poor, the majority being women, socially, economically and politically empowering them to live a life of dignity with their children in the community.

The work in and with the groups sets off a number of amazing processes. These are amazing because they are carried out by the very poor themselves because, in contrast to other development aid approaches, the group members receive no material help. After all, they do not want to live on alms. Instead, as a result of capacity building and the mutual support the members receive in the group, the very poor are empowered to take control of their own lives. Everything the women learn in the groups has a direct positive effect on their children. They go to school, are nourished better, are healthier and they live in peaceful environs. It was particularly the great benefits for the children of self-help group members that persuaded Kindernothilfe to support this approach. Since 2002 Kindernothilfe has supported self help groups in Rwanda, Uganda, Kenya, Ethiopia, Burundi, Zambia, Malawi and Swaziland. In the meantime there are 14.506 groups with 265.971 members and 723.518 children (November 2010). The strength of the self-help approach is in the number of members and the number of groups. A high number of groups and large numbers of people give impulses for political changes which allow the structural causes of poverty to be tackled. Thus, long-term development becomes possible. By means of this paper Kindernothilfe would like to present the self-help approach and its achievements.

# 1. Poverty – its causes and effects

A survey done in 1999 by the World Bank<sup>1</sup> on the subject of poverty shows how poor people see their own situation. According to the survey four factors contribute to poverty. **Lack of security:** poor people have great difficulty in protecting themselves from life's risks. Life becomes a fight for survival if, for example, a harvest fails and there is not other security there. **Hopelessness:** a person who sees no hope for the future and who is moreover completely alone does not believe in improvements any longer. **Powerlessness:** a feeling of impotence arises when a person's life is governed by corruption and violence without he or she being able to influence it. **Isolation:** most poor people are excluded from participation. On a political level they are powerless and voiceless. This shows clearly that poverty is multi-dimensional and is not just a question of income.

Poverty is not merely material deprivation but a continuous process of disempowerment. It includes a denial of rights and opportunities, isolation, discrimination, domination and displacement. This is accompanied by social and political marginalisation and the isolation of the weakest. Alleviating poverty does not end with meeting the individual's material needs (e.g. through one-off relief measures) but by combating the causes of poverty. The self help approach empowers people to do this. Unfair systems in governments, international organisations and national structures contribute to persistent global poverty. Hence, it is essential to empower the very poor socially, economically and politically. Such empowerment leads to broad sustainable development which takes place among levels of society and levels of the community which are often ignored.

To escape the claws of poverty on a long term basis, people need encouragement, motivation and training to strengthen their personalities. This is the only way of becoming empowered members of the community and this is where the self help approach starts.

In many development-aid projects, despite all good

intentions, the very poor such as widows, orphans, families with disabled children and others are not given participation in project work. This is because they have been marginalised in their local village community. Since the genocide in Rwanda, for example, most widows and orphans are avoided by their neighbours because these are afraid of being asked to help. Nobody speaks to them. So they fall into a state of hopelessness.

This leads to the situation where the most needy often do not participate in aid projects which are really set up just for them. They have no opportunity of making their voices heard.

Their poverty is not just material deprivation – the very poor have no access to schooling or healthcare and have poor knowledge of agricultural methods which results in low harvest yields and they have no other source of income. The lives of people suffering from extreme poverty is characterised by hopelessness and apathy – they are reduced to a day-to-day struggle to survive. Long-term development and independence seem impossible.

The target group of the self-help approach is the poorest women in a village or in the poor quarters of cities. They are approached and invited to be members of a self-help group. In the group they often experience a sense of community for the first time. This sense of togetherness is an important element of the work in a self-help group. In this mutually supportive group, women discover that they are not isolated powerless individuals and that others have the same problems. In the group, they experience mutual support and together they can make their voice heard and thus draw attention to their problems. They share their worries and fears, help and visit each other, encourage each other and learn to trust each other. This is an important initial experience for the very poor which strengthens their self-esteem and above all boosts further development in a sustainable way. It also creates a secure environment for their children.

<sup>1</sup> Worldbank 1999: Voices of the Poor - Can Anyone Hear Us

The groups consist mainly of women<sup>2</sup>. What has been noticed in working with women's groups is that responsibility for their families and especially for their children takes priority for women. Micro loans are exclusively used by them for improvements to the situation of their families and not for personal consumption which is often the case with men, as experience

shows. What women learn in the group about nutrition, health care, solving conflicts, appreciation of education, the observance of children's rights and many other things benefit their children immediately. In the course of time members of self-help groups become respected members of the community.

## 2. How does the self-help approach work

The self-help approach sees every human as having a potential of strength and abilities which by providing the right environment can be unleashed to enable him/her to lead a life of dignity. Hence, the very poor can become active members of their community and cease to be passive recipients of handouts. The individual is vulnerable, voiceless and powerless, but can develop enormous strength in self-help groups (SHGs)

We are many: The basis of the self-help approach

The voice of a widow in Rwanda, of a single mother in South Africa, or of a young girl in Ethiopia is not heard by the village elder, nor by the mayor or the local member of parliament. A widow, however, who is the speaker of a group representing 150 – 200 people in her village can achieve improvements in the water supply for her community or the construction of a new school. That is a result of the special form of self-help group approach which Kindernothilfe already supports in six African countries. It is not a single child from a large family who is supported. Instead, it is the women and mothers themselves in the self-help groups who build a community kindergarten and organise the training of volunteers to look after the children. Sustainability is thus anchored in the community and accordingly many more children can benefit from the help given.

### An example from Ethiopia

Yezeshewal ( over 55) from the Tamagn SHG, fled from her home 13 years ago with her two children (one a baby) because of the war in the east. Her husband was killed in the war. When she arrived in Nazereth, she was robbed of all her belongings. She was forced to give her son, who was then 14, to a family where he could live and work so that he could at least eat and she had only the baby to look after. Since then she has worked as a day labourer, lonely and isolated. In addition, Yezeshewal had committed herself to looking after an eleven-year old boy ( a relative) who was almost blind. An SHG contact person encouraged her to join an SHG. At that time she did not think that there was any point in taking part in any of these activities. When she finally joined, she was overwhelmed by how well she was accepted. She started to save. It took some effort to persuade her to take out a loan. She finally borrowed 130 Birr (13 Euro) and bought a sheep. In the meantime she has six sheep. She is fattening them and intends to sell them in order to buy an ox. What Yezeshewal appreciates most is that she belongs to a group which takes care of her. She expresses this by saying: I'm feeling better now, my social contacts are stronger. I have a place where I can share my feelings with others and I'm in a position to look after my children.

<sup>2</sup> Except for Rwanda - here there are a lot of groups consisting of young people, older girls and boys who lost their parents and adult relatives in the genocide and who are now solely responsible for their younger siblings forming so-called Child-headed Households.

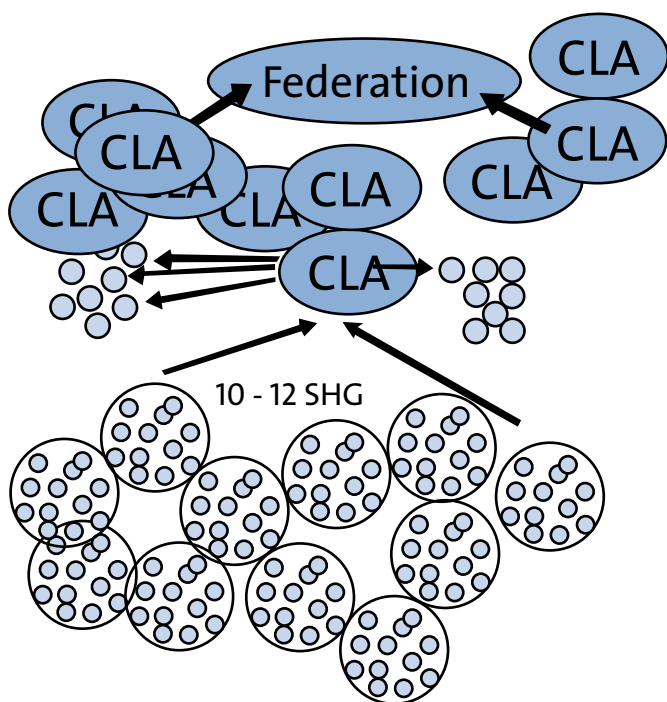
### 3. The three phases in the self-help approach

The self-help group approach has three phases and is based on the social, economic and political empowerment of people:

Phase One/ Introductory Phase: Setting up and supporting the first self-help group.

Phase Two/Expansion Phase: Setting up many groups and forming the next superordinate group called Cluster Level Associations.

Phase Three/Consolidation Phase: Setting up a superordinate Federation and the withdrawal of the supporting organisation.



- Forming a federation, approx. 10 CLAs

- Forming Cluster Level Associations: ca. 10 Groups
- Individual savings
- Social interaction
- Income-creating activities

- Selection of a community
- Forming self-help groups (15-20 members)

Before an organisation( an NGO which is a local Kindernothilfe partner) starts to implement the self-help approach in an area, preparatory measures have to be taken. The self-help concept is presented to the authorities, elders and local leaders in order to win over their

support. This will make achievements sustainable. The next step consists of a participatory analysis of poverty (Participatory Rural Appraisal/PRA) which identifies the very poor in the local community. These are then invited to become members of a self-help group.



**3.1.** The **first phase** consists of setting up the individual groups consisting of 15 to 20 members as far as possible from the same socio-economic background. This prevents individual group members from domineering and thus inhibiting the development of the group.



The groups are first of all given training to make them familiar with the approach on hand. The subjects include group dynamics, conflict solving, democratic decision making and basic book-keeping. The meetings follow a set structure and are initially supported intensively by the relevant organisation and volunteers from the village community known as Community Facilitators(CF). Through discussions in the group, women realize that they are not alone with their problems. They learn to seek solutions together in order to improve the situation of their families.

### **An example from Ethiopia**

The topic of circumcision/ genital mutilation of girls was discussed in many self-help groups. Together it was decided to abandon this tradition. This decision was taken because the women in the group were not afraid to talk about the negative health effects this has on girls. The groups gave women sufficient self-confidence to oppose the circumcision of their daughters and to see this decision through in their villages.

In the course of time each group develops its own idea on what it would like to achieve. The minutes are written for each meeting. The individual groups are encouraged to draw up their own rules regarding when and where to meet, what action is to be taken when a member fails to attend unexcused, the amount to be saved each week and what growing project is to be carried out ( e.g. growing tomatoes or pineapples or weaving baskets), how to support each other when a member is ill and needs help (group work digging fields, repairing houses, interest-free loans for medical treatment etc.)



Apart from social empowerment through the formation of a mutually supportive group, economic empowerment is another essential aspect of the work of self-help groups and takes place right from the start. An important objective of this empowerment is to improve the situation of children. Each week the group members bring along an agreed savings amount which is recorded in their savings book. The complete savings are paid into a common bank account. This is an important step forward for the group and boosts their self-esteem. Initially the members can hardly believe that they are capable of saving any money at all. Their basic feeling is that being poor they have no money. The fact that they manage to save is an important experience which gives a strong impulse to further development.

### **An example from Rwanda**

An SHG in the centre of Byumba, a small town in the north of Rwanda reported that all members used to drink on a regular basis and spent from 200 Rwanda Francs to 800 Rwanda Francs (1 Euro) per day on alcohol. After joining the SHG, 16 members stopped drinking. They say that saving money is like a magnet which pulls them away from alcohol. Dorothy, a 25 year-old member lost 3 of her 6 children. When she was drunk she was not careful with men and often had fights with them and did not look after her children. But now , because of her desire to save and keep up with the others as well as knowing more about HIV/AIDS, she drinks less and is confident that she will soon escape from this vicious circle. She says that she has become more careful with men, sends all her children to school and helps together

with other members to do the work in the fields for people infected with HIV/AIDS. She earns money for the first time doing this work and so she can save.

### **An example from Ethiopia**

Improved livelihoods were regarded as the most important achievement by SHGs. Most of members who were previously daily workers have now started new petty businesses while others have diversified their income generation activities (IGAs). Members also said they now had access to capital; they could now buy quality products directly from farmers at cheaper prices. Previously they used to buy from the merchants on loan basis with interest rates ranging from 10-20 % per month. Some members have bought sheep (asset) out of their IGA incomes. Members say, culture of savings has made a difference on their incomes. Now they are more careful in spending money e.g. reduced spending on coffee ceremonies, always looking for ways to save more. Saving has also created access to credit. Some were happy that they had now learnt to relate to customers while others had engaged in business for the first time. Many said that they had less stress now since they had an assurance of at least 3 basic meals for their families per day from their IGAs.

The purpose of saving money is also to get practice in how to use money which before was almost impossible for the very poor. Micro loans can be granted from the savings for income-generating activities. These could be running a small vegetable stand or keeping chickens or rabbits or making and selling traditional baskets. Each self-help group draws up its own rules for granting loans. It is through the group that the members gain enough courage to take on an income creating measure. That is a strength of the self help approach as opposed to traditional credit groups which concentrate exclusively on the economic aspects.

### **An example from Zwaziland**

Tusile Mbebe (41) from the Vukani Bomake SHG took out a loan of 35 Swaziland Lilangeni (4,50 Euro) which she used for buying goods from South Africa ( about a three-hour walk over hilly terrain). After she had paid

back the loan, she took out another one of 100 Swaziland Lilangeni to go back and buy curtains which she managed to sell successfully. She was recently given a passport which allows her to travel by bus to Durban to buy goods. The working capital of her business has since increased to 700 Swaziland Lilangeni . She intends to take out further loans even if they are only small amounts in order to expand her business. Tusile Mbebe considers her greatest achievement to be that she can feed her children better and send them to school.

Loans can also be granted when there is a shortage of money for food, school fees or medical care. The members of the group decide on the rules. The group members often decide that these emergency loans should be low interest loans or interest free. This prevents people in emergencies from becoming dependent on money lenders who ask for high interest rates and thus make them poorer than before. Self-help groups are the first step to independence.

The cornerstone of the self help approach is the fact that the members of the group gain important and positive experience that unleashes processes and developments which then can be put into action by the SHGs.

School education for their children is often out of reach for people living in absolute poverty. On the one hand, the necessary money is simply not there. And if their children go to school at all, there are frequent interruptions when school fees cannot be paid on a regular basis. Because of these interruptions, the performance of the children at school deteriorates and this affects their later life. On the other hand, there is a general lack of appreciation for education. Children often have to work in the house or are sent to work in the fields rather than to school. This problem is a topic for discussion in the groups.

At group meetings the minutes are written in which the decisions taken are recorded. Normally the members take turns writing the minutes. This ,however, can be only done by those who can read and write and this becomes an incentive for the others who cannot read and write. Helped by the organisation which is supporting

and facilitating the SHGs, literacy courses are organised. The newly acquired skills open up a new world - those who could not read or write before can now read signposts, making it easier to find their way around and they can read their own letters thus preserving their privacy. An even more important result is that through their own experiences, the group members learn to appreciate the importance of education for their children and thus make great efforts to provide schooling for them. As shown by a survey done in 2005 on several SHGs, the children of group members who are of school age invariably start attending school as soon as their mothers become members of a self-help group.

**3.2.** The second phase begins about six months later. When the groups have been established, superordinate interest groups are formed called Cluster Level Associations (CLAs). These act as a link between the self-help groups forming now a network and take on issues which the groups have identified but cannot follow up on their own. These can be anything from building a bridge over a brook to help children get to school safely to organising education courses on AIDS. Each SHG elects two representatives to the CLA and each CLA represents ten SHGs, i.e. 150-200 women (and their families) The CLAs are trained and helped by the supporting

organisation. After some time they take over the tasks of the organisation. They help the groups in solving conflicts and they organise training courses (e.g. on improved agricultural methods). In Rwanda CLAs organise literacy for illiterate members of SHGs or set up community kindergartens.

They also become reliable partners for local authorities, e.g. for organising vaccination campaigns for children or Aids awareness seminars. The CLA representatives also act as multipliers. Information exchanges which take place at CLA level are passed on through these representatives to the individual SHGs. CLAs work on topics which are superordinate to the work of SHGs. These vary greatly and cover everything that affects women and their families. In Ethiopia, for example, CLAs are involved in family planning, health care for children, child care, energy saving cooking methods, water supply and building schools. Over and above these, CLAs discuss ways and means of developing the entire community further. Thus, CLAs support and/or co-ordinate the work of SHGs and support wide ranging community development which includes everyone within the (village) community (e.g. community kindergartens, water supply or building bridges over small streams). Life together in the village community improves and fewer conflicts are brought



before the local leaders as the group members have learned to solve conflicts peacefully among themselves, in their families and with their neighbours. This improved environment has a positive effect on the development of children.

Given time, a CLA should become an independent institution and actively support the socio-economic empowerment of its members and their families. The second phase lasts about two years.

**3.3.** In the **third phase** the federation is founded. It is at this level that political empowerment begins. A Federation consists of at least ten CLAs thus representing 100 self-help groups with 1,500 to 2,000 members and their families.

The formation of a federation is an important step as it not only takes over the administrative tasks of the local NGO, which now withdraws from the scene, but becomes the voice of a large number of people - in fact it becomes a peoples movement.

The foundation of a federation should take place four years after the introductory phase of the SHG approach as it needs to be based on very solid and smooth-running SHG/CLA structures to be able to work successfully. Each CLA elects two of its members for a period of 2 to 3 years to form a federation with meetings scheduled every two months. The number of CLAs represented in the federation can vary as the population density in different regions varies a lot. The denser the population is, the greater the number of CLAs/SHGs there are in a federation.

The main tasks of a federation are advocacy and lobbying. At the same time it manages the finances and is in charge of project applications and enquiries to donors or authorities regarding support for community projects. It is therefore in a position to push for changes to the existing system. It also concentrates on problems and topics which are of importance for the entire region. This can include water supply or inadequate school facilities for children. While SHGs approach such issues in a practical manner (building schools etc.) the federations strive to improve these situations on a political level, by dealing with the local school authorities for example.

Apart from this work, the federation helps in founding new CLAs and strengthening existing CLAs. Great importance is placed on consulting SHGs before making decisions and getting their approval for proposals.

The federation is exclusively financed from its own funds. The CLAs and SHGs pay membership fees. Thus, the federation becomes their umbrella organisation.

The descriptions of the three different levels of the SHG approach show clearly that it is a very time-intensive process. It leads, however, to sustainable success if implemented properly and given the right guidance because of the large numbers of women and children involved. The women and families involved are empowered socially, economically and politically. They learn to take control of their own lives and thus improve the living environs for their children.

#### **Timetable for SHG- Approach**

1. Introductory Phase, approx. 6 months
  - 5 SHG, 1 Project worker, 2 volunteers from the (village) community, 100% funding by the local supporting organisation, training financed by Kindernothilfe.
2. Expansion Phase A, approx. 2 years
  - 30 -60 SHG, 2 -5 CLA, 1 Project worker, 4-6 volunteers from the (village) community, 100% funding by KNH and linkage to other service providers, e.g. authorities or organisations
3. Consolidation Phase, approx. 18 months
  - 100 SHG, 8 CLA, 1 Project worker, 4-6 volunteers from the (village) community
  - Support from CLA, they get their own projects off the ground and they cover the administration costs themselves,
  - The supporting organisation is supported by partial financing from other sources.
- Phasing out1, approx. 12 months
  - 150 SHG, 12 CLA, 1 federation, 1 Project worker, 4-6 volunteers from the (village) community
  - Support from CLA, they cover the administration costs themselves,
  - Federation starts lobbying and advocacy

**3.4.** As the success of SHG projects depend to a considerable extent on the attitude to this approach of the organisation involved, workshops are additionally provided for NGO executives. In addition to the three formal training modules on the underlying ideas of the self-

help approach, meetings for discussing experiences and other training courses on particular themes are arranged particularly for project co-ordinators and community facilitators.

## 4. The impact of the work based on the self help approach on the situation of children



In 2005 an evaluation of the implementation of the self-help approach in Rwanda, Ethiopia, South Africa and Swaziland was carried out examining particularly its impact on the improvement of the situation of children in each project region.

An important result of this evaluation is that in all countries, children are the focal point of the progress achieved- for example, through improved nutrition, healthcare, family situation and access to education. Children benefited directly from all this.

The situation in families has changed positively for children as there are fewer conflicts between parents when there is a secure family income and when less alcohol is consumed and conflicts are solved peacefully rather than violently. All members of self-help groups in Rwanda are now covered by the National Health Insurance. This was achieved with the help of the CLAs.

<sup>3</sup> The local organisation involved withdraws

Access to medical care has a very positive effect on the situation of children.

It was expressed by the members that now their children can eat three times a day.

### **An example from the evaluation**

Previously, it was women who were suffering most, as they could not bear seeing their children going without food. The food security situation has improved greatly due to increased incomes from IGAs. In addition, there were several cases of children being enrolled back into school after dropping out. The members can now afford to buy uniform, books and pay fees for children to go to school. Members could also buy soap for washing for their children. There was also an increased awareness on children's rights. SHGs are keeping a watch on child abuse and rape.

The evaluation also shows that the very poor are to a great extent prepared to make great efforts to overcome their deprivations, take on responsibility and are capable of taking control of their own lives. They learn in the group to act in the interests of their families and to assert themselves. Later on in CLAs the problems of the larger community are tackled. People gain a political voice which they use in their own interest and with

which they can solve problems. SHGs/CLAs can play a very responsible role in the community depending on the situation in the country and on the support of the organisation involved, like , for example in Rwanda and Ethiopia where the governments accept them as partners in development work and invite the groups to mobilize even more people for this kind of community development .

## Achieve a lot with little money

### An example from Rwanda

Francine Mukankubito has been a member of a self-help group in Rwanda since 2003. She belonged to the very poor in her village. She lived with her six children in extreme poverty and could not give them enough to eat and because she could not pay the school fees, her children went to school on a very irregular basis. When she joined the self-help group, she could only save 20 Rwanda francs a week. She met other people in the group with the same problems and could interact with them. Through the project she learned how she could earn a little money so that she could buy food and still save a little.

She began to work in the neighbours fields and soon managed to save 50 Rwanda Francs (€0,01) a week. She bought 5 rabbits that multiplied quickly. She sold some of them and used the profit to buy 7 hens whose eggs also brought in money.

The members of her self-help group were given training in vegetable gardening. Francine now grows vegetables for her children and some for sale. Through the self-help group, Francine made new friends and gets great moral support. As well as that she can feed her children and pay the school fees.

### Summing Up

The self-help group approach is an investment in people for the future of their children. What is special about it is, it is not a question of giving temporary or one-off aid in the form of money or food, but rather people are

empowered to look after their children in a comprehensive and sustainable manner.

A movement comes into being which really has the power to achieve social changes and to combat the causes of poverty. From a system of dependence stems an endogenous process.

### Glossary of terms

Self-help group (SHG)

Cluster Level Associations (CLAs)- the superordinate representative body of self-help groups

Federation - the amalgamation of at least 10 CLAs

Empowerment- gaining control and acquiring abilities

Participatory Rural Appraisal (PRA)- Participatory analysis of poverty involving the local population. The main method of collecting data is through partially structured interviews, group discussions, diagrams which show the socio-economic status, seasonal activities or work distribution among men and women.

Community Facilitator - Volunteers from the village community who help the staff of the organisation to implement the self-help approach. They visit the group regularly and support its development.

IGAs – Income-generating activities

NGO - Non-Governmental Organisation - Partner of Kindernothilfe in the field that employs the self-help approach, among other things.